

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	
	§	
CLARK, SHELIA	§	Case No. 15-17108
	§	
Debtor	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Joseph A. Baldi, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Bankruptcy Court  
219 S. Dearborn, 7th Floor  
Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at :

9:30 a.m., on Thursday, April 14, 2016  
in Courtroom 680 , U.S. Courthouse  
219 S. Dearborn St., Chicago, IL

If no objections are filed, upon entry of an order on the fee applications, the Trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: \_\_\_\_\_

By: Jeffrey P. Allsteadt  
Clerk of Bankruptcy Court

*Joseph A. Baldi*  
20 N. Clark St. Suite 200  
Chicago, IL 60602

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
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CLARK, SHELIA § Case No. 15-17108  
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Debtor §

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 8,426.79  
and approved disbursements of \$ 28.61  
leaving a balance on hand of<sup>1</sup> \$ 8,398.18

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Joseph A. Baldi	\$ 1,592.68	\$ 0.00	\$ 1,592.68
Attorney for Trustee Fees: BALDI BERG	\$ 4,737.50	\$ 0.00	\$ 4,737.50
Other: ARTHUR B. LEVINE COMPANY	\$ 6.10	\$ 6.10	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 6,330.18

Remaining Balance \$ 2,068.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 22,540.92 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 9.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Cavalry SPV I, LLC as assignee	\$ 1,577.61	\$ 0.00	\$ 144.74
000002	Capital One Bank (USA), N.A.	\$ 2,876.78	\$ 0.00	\$ 263.93
000003	Capital One Bank (USA), N.A.	\$ 655.22	\$ 0.00	\$ 60.11
000004	Capital One Bank (USA), N.A.	\$ 1,152.80	\$ 0.00	\$ 105.76
000005	Capital One Bank (USA), N.A.	\$ 3,492.26	\$ 0.00	\$ 320.39
000006	Dell Financial Services, LLC	\$ 7,529.47	\$ 0.00	\$ 690.79
000007	MERRICK BANK	\$ 2,342.47	\$ 0.00	\$ 214.91
000008	Portfolio Recovery Associates, LLC	\$ 2,914.31	\$ 0.00	\$ 267.37

Total to be paid to timely general unsecured creditors \$ 2,068.00

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/

Joseph A. Baldi, Trustee

*Joseph A. Baldi  
20 N. Clark St. Suite 200  
Chicago, IL 60602*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Shelia Clark  
 Debtor

Case No. 15-17108-JPC  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: vgossett  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Mar 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2016.

db +Shelia Clark, 2424 S 19th Ave, Broadview, IL 60155-3936  
 aty +Baldi Berg Ltd, 20 N Clark Street Ste 200, Chicago, IL 60602-4120  
 23288322 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, Attn: Bankruptcy Dept., Po Box 85520,  
 Richmond,VA 23285)  
 23697956 Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 23667929 +Cavalry SPV I, LLC as assignee, of GE Capital Retail Bank/Care Credit,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 23288328 +Clerk, Fourth Mun Div, Bankruptcy Dept., 1500 Maybrook Dr #236, Maywood,IL 60153-2430  
 23862028 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
 PO Box 10390, Greenville, SC 29603-0390)  
 23288340 +Devin Clark, 2424 S 19th Ave, Broadview,IL 60155-3936  
 23288343 +Equifax, Attn: Bankruptcy Dept., PO Box 740241, Atlanta,GA 30374-0241  
 23288342 +Experian, Attn: Bankruptcy Dept., PO Box 2002, Allen,TX 75013-2002  
 23288323 +Sears/CBNA, Attn: Bankruptcy Dept., PO Box 6283, Sioux Falls,SD 57117-6283  
 23288341 Transunion, Attn: Bankruptcy Dept., PO Box 1000, Chester,PA 19022  
 23288339 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo HM Mortgag, Attn: Bankruptcy Dept.,  
 8480 Stagecoach Cir, Frederick,MD 21701)  
 23288335 +WFDS, Attn: Bankruptcy Dept., Po Box 1697, Winterville,NC 28590-1697

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23288338 +E-mail/Text: ally@ebn.phinsolutions.com Mar 26 2016 00:30:19 ALLY Financial,  
 Attn: Bankruptcy Dept., 200 Renaissance Ctr, Detroit,MI 48243-1300  
 23288329 +E-mail/Text: mmeyers@blittandgaines.com Mar 26 2016 00:32:49 Blitt and Gaines, PC,  
 Bankruptcy Dept., 661 Glenn Ave., Wheeling,IL 60090-6017  
 23288327 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 26 2016 00:31:17 Credit ONE BANK N.A.,  
 C/O Midland Funding, 8875 Aero Dr Ste 200, San Diego,CA 92123-2255  
 23288332 +E-mail/Text: creditonebknotifications@resurgent.com Mar 26 2016 00:30:29 Credit ONE BANK NA,  
 Attn: Bankruptcy Dept., Po Box 98875, Las Vegas,NV 89193-8875  
 23288325 +E-mail/Text: bankruptcy@cavps.com Mar 26 2016 00:32:03 GE Capital,  
 C/O Cavalry Portfolio SERV, Po Box 27288, Tempe,AZ 85285-7288  
 23288326 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 26 2016 00:23:03  
 GE Capital Retail BANK, C/O Portfolio Recovery ASS, 120 Corporate Blvd Ste 1,  
 Norfolk,VA 23502-4962  
 23873092 E-mail/Text: bkr@cardworks.com Mar 26 2016 00:30:10 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 23288333 +E-mail/Text: bkr@cardworks.com Mar 26 2016 00:30:10 Merrick BANK, Attn: Bankruptcy Dept.,  
 Po Box 9201, Old Bethpage,NY 11804-9001  
 23932872 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 26 2016 00:23:26  
 Portfolio Recovery Associates, LLC, successor to GE CAPITAL RETAIL BANK, (WAL-MART),  
 POB 41067, Norfolk VA 23541  
 23288330 +E-mail/PDF: gecsedirecoverycorp.com Mar 26 2016 00:29:11 Synch/CARE CREDIT,  
 Attn: Bankruptcy Dept., Po Box 965036, Orlando,FL 32896-5036  
 23288331 +E-mail/PDF: gecsedirecoverycorp.com Mar 26 2016 00:23:41 Synch/Walmart,  
 Attn: Bankruptcy Dept., Po Box 965024, Orlando,FL 32896-5024

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

23288334\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, Attn: Bankruptcy Dept., Po Box 85520,  
 Richmond,VA 23285)  
 23288336\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, Attn: Bankruptcy Dept., Po Box 85520,  
 Richmond,VA 23285)  
 23288337\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, Attn: Bankruptcy Dept., Po Box 85520,  
 Richmond,VA 23285)  
 23288324\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Webbank/DFS, Attn: Bankruptcy Dept., 1 Dell Way,  
 Round Rock,TX 78682)

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1

User: vgossett  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Mar 25, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 27, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2016 at the address(es) listed below:

Christine Kuhlman on behalf of Debtor 1 Shelia Clark ndil@geracilaw.com  
Joseph A Baldi on behalf of Trustee Joseph A Baldi, Tr jabaldi@baldiberg.com,  
jmanola@baldiberg.com  
Joseph A Baldi, Tr jabaldi@baldiberg.com, jbaldi@ecf.epiqsystems.com;jmanola@baldiberg.com  
Joseph A Baldi, Tr on behalf of Trustee Joseph A Baldi, Tr jabaldi@baldiberg.com,  
jbaldi@ecf.epiqsystems.com;jmanola@baldiberg.com  
Julia D Loper on behalf of Trustee Joseph A Baldi, Tr jloper@baldiberg.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 6